Case 20-14010-amc Doc 10 Filed 10/19/20 Entered 10/19/20 10:25:37 Desc Ch 13 First Mtg Page 1 of 2

Information to identify the case:					
ebtor 1	Joanne Lawrence	Social Security number or ITIN xxx-xx-6508			
	First Name Middle Name Last Name	EIN			
Debtor 2 Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN			
United States Ban	kruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 10/7/20			
Case number: 2	0–14010–amc				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Joanne Lawrence	
2.	All other names used in the last 8 years		
3.	Address	1541 E. Upsal Street Philadelphia, PA 19150	
		DAVID M. OFFEN	Contact phone (215) 625-9600
4.	Debtor's attorney Name and address	The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Email: dmo160west@gmail.com
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
		Philadelphia, PA 19105	Email: eciemails@prifotiustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M; Reading Office 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800
			Date: 10/19/20

For more information, see page 2

Debtor Joanne Lawrence Case number 20–14010–amc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 18, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/18/21		
required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or 			
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/16/20		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 4/5/21		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the descured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. et they file a proof of claim. Filing a proof of with consequences a lawyer can explain. For		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$430.00 The hearing on confirmation will be held on: 12/8/20 at 10:00 AM, Location: Courtroom #4, 900 Market Street,	· '		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case	according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be	13 allows an individual with regular income and debts below a specified amount to adjust debts g to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if irmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The will remain in possession of the property and may continue to operate the business, if any, unless the ders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a deb However, unless the court orders otherwise, the debts will not be discharged until all payments under the pare made. A discharge means that creditors may never try to collect the debt from the debtors personally eas provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadly you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), must file a motion by the deadline.				